Application No. 10/590,162 Paper Dated: June 11, 2009

Attorney Docket No. 3805-062480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.

10/590,162

:

Confirmation No. 4070

Applicant

: VINCENT W. TALBERT et al.

Filed

July 12, 2007

Title

COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND

AUTHORIZATION OF THE TRANSACTION

Group Art Unit

3692

Examiner

Edward Chang

Customer No.

28289

Mail Stop Amendment Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants hereby submit this Supplemental Information Disclosure Statement, which includes a completed Form PTO/SB/08a and one copy of each non-U.S. reference and/or non-patent literature listed thereon, if any.

Applicants respectfully request that the Examiner consider the references listed on the attached PTO/SB/08a. The following patent applications are co-pending applications (although not through priority) to the above-identified patent application and may be considered as being directed to related subject matter.

I hereby certify that this correspondence is being electronically submitted to the United States Patent and Trademark Office on June 11, 2009.

06/11/2009 Date

Signature C

Linda C. Seger

Typed Name of Person Signing Certificate

Application No. 10/590,162 Paper Dated: June 11, 2009 Attorney Docket No. 3805-062480

Application No.	Publication No.	Filing Date	Action and Cited References
10/470,223	2004/0078328	07/23/2003	Office Action dated 02/08/2008
10/4/0,223	200 1100 10320	0112312003	USPN 6,675,153 Publication No. 2001/0034702 Publication No. 2002/0007302 Publication No. 2002/0120537 Publication No. 2002/0156688 Publication No. 2003/0120615 Publication No. 2004/0151292
			Office Action dated 05/01/2008 USPN 5,793,028 USPN 6,029,150 Publication No. 2002/0007302 Publication No. 2003/0120615 WO 00/02150
			Office Action dated 12/17/2008 EP 0829813
11/102,940	2006/0229974	04/11/2005	Office Action dated 07/14/2008 USPN 6,032,136 Publication No. 2006/0064372
			Office Action dated 04/16/2009 USPN 7,406,442 USPN 6,032,136
11/102,941	2006/0226216	04/11/2005	Office Action dated 05/03/2007 Publication No. 2003/0061157 Publication No. 2006/0266819 Publication No. 2006/0289621 Publication No. 2007/0063017 Publication No. 2007/0080207 Publication No. 2007/0094114
			Office Action dated 08/20/2008 USPN 5,446,885 USPN 7,263,506 Publication No. 2002/0099649 Publication No. 2005/0071266 Publication No. 2006/0184449 Publication No. 2006/0184570 Publication No. 2006/0226216 Publication No. 2007/0038485 Publication No. 2007/0056019 Publication No. 2008/0033775 Publication No. 2008/0046334
11/102,986	2006/0229996	04/11/2005	Office Action dated 08/29/2008 USPN 6,078,891
			Office Action dated 03/20/2009 USPN 6,078,891
11/651,141	2008/0167956	01/09/2007	Office Action dated 08/21/2008 USPN 6,317,783

Application No. 10/590,162 Paper Dated: June 11, 2009 Attorney Docket No. 3805-062480

Application No.	Publication No.	Filing Date	Action and Cited References
			Publication No. 2005/0125336
			Office Action dated 04/28/2009
			USPN 6,317,783
			Publication No. 2005/0125336
			Publication No. 2006/0265335
			Publication No. 2007/0288375
11/710,784	2008/0208760	02/26/2007	Office Action dated 01/23/2009
			USPN 6,122,624
			USPN 6,839,692
			USPN 6,889,325
			USPN 6,931,382
			Publication No. 2003/0144952
			Publication No. 2003/0200184
			Publication No. 2005/0131808
			Publication No. 2005/0246278
			Publication No. 2006/0106699
			Publication No. 2007/0073889
			Publication No. 2007/0094095
			Publication No. 2007/0250919
			Publication No. 2008/0040275
11/710,883	2008/0203153	02/26/2007	N/A
11/799,667	2008/0272188	05/02/2007	Office Action dated 04/15/2008
11/010 700	0000/0107700		Publication No. 2008/0052244
11/813,708	2008/0195528	01/25/2005	International Search Report in
			corresponding PCT/US2005/02400
			Publication No. 2002/0007341
			Publication No. 2002/0052833
			Publication No. 2002/0198822
			Publication No. 2003/0036996
			Publication No. 2004/0111362
			Publication No. 2004/0186807
12/149,329	N/A	06/19/2008	N/A
12/250,978	N/A	10/14/2008	N/A

The listing of an application should not be taken as an indication or admission that any information contained therein is material. The Examiner is requested to review the above applications and file histories thereof in order to assess the materiality of any references.

Pursuant to 37 C.F.R. §§ 1.97(c) and 1.17(p), a fee of \$180.00 is due for the submission of this Information Disclosure Statement as it is being submitted after receipt of

Application No. 10/590,162 Paper Dated: June 11, 2009 Attorney Docket No. 3805-062480

an Office Action. The Commissioner of Patents is hereby authorized to charge any additional fees which may be required or refund any overpayment to Deposit Account No. 23-0650.

Respectfully submitted,

THE WEBB LAW FIRM

By Mag Nathan J. Prepelka

Reg. No. 43016

Attorney for Applicants

436 Seventh Avenue

700 Koppers Building

Pittsburgh, PA 15219

Telephone: (412) 471-8815 Facsimile: (412) 471-4094

E-mail: webblaw@webblaw.com